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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/468,752	12/21/1999	VIKRAM SINGH	GEM-30890	4049

27061 7590 07/15/2002

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EXAMINER

RUDY, ANDREW J

ART UNIT	PAPER NUMBER
3627	

DATE MAILED: 07/15/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/468,752

Applicant(s)

SINGH ET AL.

Examiner

Andrew Joseph Rudy

Art Unit

3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 20 May 2002.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-23 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-23 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.

4) Interview Summary (PTO-413) Paper No(s) _____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____.

DETAILED ACTION

1. Claims 1-23 are pending. Applicant's May 20, 2002 Amendment has been received. The previous rejections are withdrawn.

Claim Rejections - 35 USC § 103

2. Claims 1-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hinh et al., US Patent Application Publication No. 2001/0042026. Hinh illustrates a secure interactive method of screening a potential customer for the purchase of a product via a computer database. Credit worthiness may be ascertained if the credit limit is permitted to purchase the product. Hinh's database may be updated. To issue an account number after credit worthiness is established for Hinh would have been obvious to one of ordinary skill in the art. Doing so would use well known credit history database technology to ascertain whether a business entity desires to complete a sale with a potential customer.

1. Claims 1-23 rejected under 35 U.S.C. 103(a) as being unpatentable over Westrope et al., US Patent No. 5,968,110. Westrope discloses an interactive computer system where a potential customer may view products and the customer is screened as to credit worthiness prior to authorizes a purchase. The complete screening is finished when the credit worthiness has been

approved. It appears that to complete Westrope's sale an account number is opened. However, to have provided an account number to a potential customer would have been obvious to one of ordinary skill in the art. Doing so would use well known account databases to gain profile accounts of potential customers.

4. Further references of interest:

Takahashi et al., US Patent No. 6,332,025, discloses an interactive system that checks a customers credit.

Camp et al., US Patent No. 6,317,729, discloses an interactive system for purchasing goods.

Galvin, US Patent No. 6,134,315, discloses an interactive system that checks a customers credit history.

Haddad, US Patent No. 6,072,982, discloses an interactive system storing customer information.

Kinser, Jr. et al., US Patent No. 5,790,634, discloses an interactive system that checks a customers credit history via 154.

Kipp, US Patent No. 5,720,363, discloses an interactive system that checks a customers credit history via credit database 5.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 703-308-7808. The examiner can normally be reached on Tuesday thru Friday, 7:30 a.m until 6 p.m..

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mr. Robert Olszewski can be reached on (703) 308-5183. The fax phone numbers for the organization where this application or proceeding is assigned are 703-872-9326 for regular communications and 703-872-9326 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

July 11, 2002

Andrew Joseph Rudy
Richard Chilcot
Supplementary Patent Examiner
Technology Center 2652
3627